

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:
Jorge Saraceno

Page 1 of 4



Order Filed on August 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-16798-CMG

Adv. No.:

Hearing Date: 8/4/20

Judge: Christine M. Gravelle

CONSENT ORDER

The relief set forth on the following pages, numbered two (2) through _____³ is hereby **ORDERED**.

DATED: August 6, 2020

Handwritten signature of Christine M. Gravelle in cursive script.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

PETER J. LISKA, LLC

By: /s/ Allison J. Kiffin
(Allison J. Kiffin, Esq.)
766 Shrewsbury Avenue
Tinton Falls, NJ 07724
(732) 933-7777
(AJK 0179)
Attorneys for Jersey Central Federal Credit Union

UNITED STATES BANKRUPTCY COURT
District of New Jersey

CASE NO.: 20-16798
CHAPTER : 7

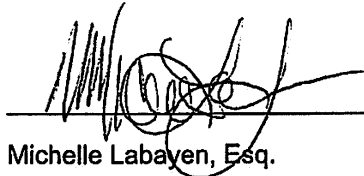
In Re:	X	CONSENT ORDER Hon. Christine M. Gravelle, U.S.B.J.
	X	
Jorge Saraceno	X	
	X	
Debtor.	X	

This matter having been opened by the Debtor's counsel, Michelle Labayen, Esq., by way of inquiry as to funds on hold by the Creditor, Jersey Central Federal Credit Union, and after consultation with the counsel for the Creditor, Peter J. Liska, L.L.C., Allison J. Kiffin, Esq., appearing, the parties have agreed to the entry of the within Consent Order as follows:

1. The Debtor has a personal loan with the Creditor with a current balance of approximately \$14353.39.
2. Pursuant to the authority of the Statutory Lien under the Federal Credit Union Act, 12 U.S.C. 1757(11); 12 C.F.R. 701.39, and the Pledge of Shares in the loan agreement, as well as the holding of In re Perez, 440 B.R. 634(2010), the Creditor put a hold on \$1117.27 which was on deposit in the Debtor's savings account as of the date of the filing of this Chapter 7.
3. In lieu of the Creditor's filing of a Motion to Vacate the Automatic Stay to permit the Creditor to apply the frozen funds to the loan balance, the parties have agreed that the Creditor will release half of the frozen funds, \$558.64 back to the Debtor and the

Creditor will then apply the remaining half of the frozen funds, \$558.64 to the above
personal loan balance.

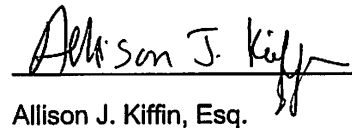
By signing below, the parties consent to the entry of the within Consent Order.



Michelle Labayen, Esq.

Attorney for the Debtor
Jorge Saraceno

Date: 7/6/20



Allison J. Kiffin, Esq.

Attorney for the Creditor
Jersey Central Federal Credit Union

Date: 7/6/20

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Jorge Saraceno
Debtor

Case No. 20-16798-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db +Jorge Saraceno, 26 Gibraltar Court, Barnegat, NJ 08005-2518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Allison J. Kiffin on behalf of Creditor Jersey Central Federal Credit Union
collections@peterliska.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Michelle Labayen on behalf of Debtor Jorge Saraceno michelle@labayenlaw.com,
silvia@labayenlaw.com; giovanna@labayenlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4